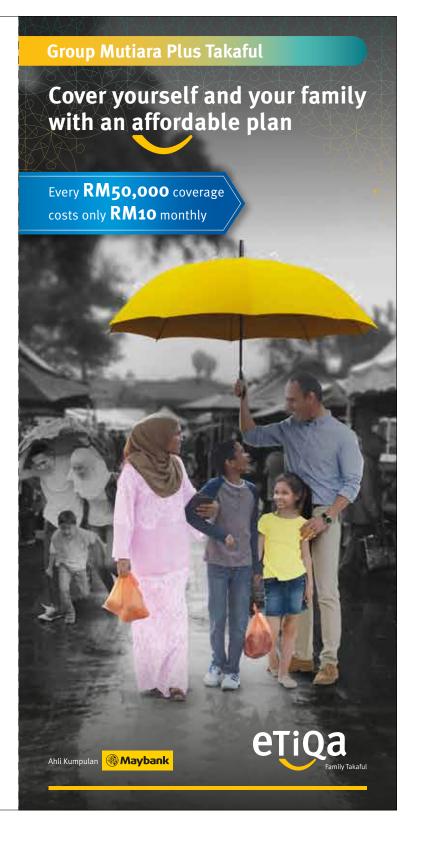
For more details, terms and conditions, please refer to your Etiqa Family Takaful Agent below:

Etiqa Oneline 1300 13 8888 www.etiqa.com.my



Etiqa Family Takaful Berhad (199301011506)

(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur, Malaysia.

T+603 2297 3888 **F**+603 2297 3800

Group Mutiara Plus Takaful covers you and your family with death, total & permanent disability (TPD), critical illness benefits and funeral expenses via the following Fast & Easy offerings:



Death and Disability Coverage

Cash will be paid directly to you in the event of TPD, or directly to your nominated loved ones upon your demise.



Double Indemnity Cover

2x of covered amount if death or TPD is caused by an accident.



Critical Illness Coverage

A lump sum amount of RM50,000 will be paid directly to you for any of the 36 critical illness stated in the master contract.



Guaranteed Approval

Up to RM150,000 coverage can be approved without the need for health questions or medical examinations.



Funeral Expenses

Lump sum amount of RM1,000 will be paid directly to your nominated loved ones on death.

Offerings are subject to terms & conditions of Master Policy Contract.

Table of Benefits & Contribution

Monthly Contibution (RM)	Death OR TPD (Natural) Benefit (RM)	Death OR TPD (Accidental) Benefit (RM)	Critical Illness Benefit (RM)	Funeral Expenses (RM)
10	50,000	100,000	50,000	1,000
20	100,000	200,000	50,000	1,000
30	150,000	300,000	50,000	1,000
40	200,000	400,000	50,000	1,000
50	250,000	500,000	50,000	1,000
60	300,000	600,000	50,000	1,000
70	350,000	700,000	50,000	1,000
80	400,000	800,000	50,000	1,000
90	450,000	900,000	50,000	1,000
100	500,000	1,000,000	50,000	1,000

FAO

1. How do I sign up for Group Mutiara Plus Takaful?



Login to eti.qa/mutiaraplus or scan QR code

2. How do I sign up for my dependents or update my plan?

Download form via: myhr2u.maybank.com.my/irj/portal **Email form to Raja Adura** (adura.rs@etiqa.com.my) or **Muhammad Noor Azam** (muhammadnoorazam.zulkifli@etiqa.com.my)

3. When will the certificate expire?

The certificate will expire when the employee reaches age 65, resigns or stops making contributions.

4. Can I sign up for Group Mutiara Plus Takaful if I have already diagnosed with a critical illness?

Yes you can with the following conditions:

- Coverage is capped at a maximum of RM150,000
- The diagnosed critical illness will not be covered by the plan
- Pre-existing illnesses will not be covered

5. How do I make payment?

Payment of contribution is done via salary deduction. A completed Salary Deduction Authorization Form must be emailed to adura.rs@etiqa.com.my and Eb_receipting@Etiqa.com.my.

Those under Sabbatical Leave are required to make payment directly to Etiqa Family and Takaful Berhad (Account No. 564258559777). Once payment is made, please email the confirmation of payment (indicate your name & Identification Card number) to the above mentioned email address.

6. Can I continue after my ERS or retirement?

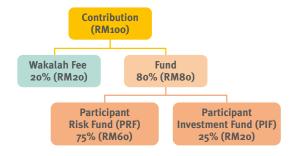
Yes you can. However, an annual payment will be required and the confirmation of payment applies the same as Item 5.

7. When does the coverage begin?

The coverage starts from the day we receive payment.

8. How is my contribution being allocated?

Allocation of contribution is illustrated as follows:



9. Who do I contact regarding claims?

Please call Etiga Oneline 1-300-13-8888.

10. Who should I contact to get more information about this plan?

Please contact the following personnel:

- Raja Adura
- (adura.rs@etiqa.com.my or 03-2785 6337)
- Muhammad Noor Azam

(muhammadnoorazam.zulkifli@etiga.com.my or 03-2785 6379)